

Information to identify the case:

Debtor 1	<u>Butch Keegan</u>	Social Security number or ITIN	xxx-xx-0280
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jennifer Evans</u>	Social Security number or ITIN	xxx-xx-5102
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 23-13904-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Butch Keegan

Jennifer Evans

8/11/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Butch Keegan
Jennifer Evans
Debtors

Case No. 23-13904-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Aug 11, 2023

Form ID: 318

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Butch Keegan, Jennifer Evans, 1613 Acorn St., Millville, NJ 08332-4702
519909913	+ DMI/NATION DIRECT MTG, LLC, 1 CORPORATE DR STE 360, Lake Zurich, IL 60047-8945
519909914	+ Inspira Health Network Medical Group, PO Box 981006, Boston, MA 02298-1006
519909915	Inspira Medical Centers, Inc, PO Box 981006, Boston, MA 02298-1006
519939922	+ New Jersey Motor Vehicle Commission/NJSVS, PO BOX136, Trenton NJ 08666-0136
519909920	+ New Jersey Surcharge Violation System, PO Box 1502, Moorestown, NJ 08057-9704
519909923	+ Philadelphia Parking Authority, PO Box 8248, Phila., PA 19101-8248
519909927	+ Ragan & Ragan, 3100 Route 138 West, Belmar, NJ 07719-9021
519909928	+ Receivable Outsourcing LLC, P.O Box 734412, Chicago, IL 60673-4412
519909929	+ Regional Diagonostic Imaging, 2527 Cranberry Highway, Wareham, MA 02571-1046
519909930	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QBTHOMAS.COM	Aug 12 2023 00:33:00	Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 11 2023 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 11 2023 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519909904	+ EDI: CAPITALONE.COM	Aug 12 2023 00:33:00	CAPITAL ONE, PO BOX 31293, Salt Lake City, UT 84131-0293
519918206	EDI: LCITDAUTO	Aug 12 2023 00:33:00	Chrysler Financial, 27777 Franklin Road, Southfield, MI 48034
519909907	Email/Text: tracey.gregoire@millvillenj.gov	Aug 11 2023 20:47:00	City Of Millville, 12 South High Street, P.O. Box 609, Tax Collector, Millville, NJ 08332-0609
519909908	+ Email/Text: bankruptcy@philapark.org	Aug 11 2023 20:47:00	City Of Philadelphia, P.O. Box 41818, Department Of Parking Violations, Philadelphia, PA 19101-1818
519909909	+ EDI: CCS.COM	Aug 12 2023 00:33:00	Credit Collection Services, P.O Box 337, Norwood, MA 02062-0337
519909912	Email/PDF: creditonebknofications@resurgent.com	Aug 11 2023 20:54:01	Credit One Bank, PO Box 60500, City Of Industry, CA 91716-0500
519909910	+ Email/PDF: creditonebknofications@resurgent.com	Aug 11 2023 20:54:09	Credit One Bank, 6801 S, Cimarron Road, Las Vegas, NV 89113-2273
519909918	EDI: IRS.COM	Aug 12 2023 00:33:00	Internal Revenue Service, P.O. Box 744, Special

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		Procedure Branch, Springfield, NJ 07081	
519909919	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 11 2023 20:45:00	Kohls Capital One, PO BOX 3115, Milwaukee, WI 53201-3115
519909921	^ MEBN	Aug 11 2023 20:42:19	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
519909922	+ EDI: AGFINANCE.COM	Aug 12 2023 00:33:00	One Main Financial, 100 INTERNATIONAL DRIVE 15TH FLOOR, Baltimore, MD 21202-4784
519909926	EDI: PRA.COM	Aug 12 2023 00:33:00	Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
519909924	+ Email/Text: bankruptcy1@pffcu.org	Aug 11 2023 20:46:00	Police And Fire Federal Credit Union, 901 Arch St, Philadelphia, PA 19107-2495
519909931	+ EDI: RMSC.COM	Aug 12 2023 00:33:00	SYNCB/LOWES, 4125 WINDWARD PLAZA, Alpharetta, GA 30005-8738
519909933	+ EDI: WTRRN BANK.COM	Aug 12 2023 00:33:00	TD Bank USA/Target Credit, 7000 Target Parkway N., Mail Stop NCD-0450, Brooklyn Park, MN 55445-4301
519909934	+ Email/Text: electronicbkydocs@nelnet.net	Aug 11 2023 20:47:00	US Dept. of Education/Glelsi, PO Box 7860, Madison, WI 53707-7860

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
519909905	*+	CAPITAL ONE, PO BOX 31293, Salt Lake City, UT 84131-0293
519909906	*+	CAPITAL ONE, PO BOX 31293, Salt Lake City, UT 84131-0293
519909911	*+	Credit One Bank, 6801 S. Cimarron Rd, Las Vegas, NV 89113-2273
519909916	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519909917	*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081
519909925	*+	Police And Fire Federal Credit Union, 901 Arch St, Philadelphia, PA 19107-2495
519909932	*+	SYNCB/LOWES, 4125 WINDWARD PLAZA, Alpharetta, GA 30005-8738

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2023 at the address(es) listed below:

District/off: 0312-1

User: admin

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Name	Email Address
Brian Thomas	on behalf of Trustee Brian Thomas brian@brianthomaslaw.com bthomas@ecf.axosfs.com
Brian Thomas	brian@brianthomaslaw.com bthomas@ecf.axosfs.com
Denise E. Carlon	on behalf of Creditor Nations Direct Mortgage LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Seymour Wasserstrum	on behalf of Debtor Butch Keegan mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
Seymour Wasserstrum	on behalf of Joint Debtor Jennifer Evans mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6